

Claims:

1. A card settlement system by a debit card use comprising:
means for issuing a prepaid card by using a debit card having a money withdrawal function;

means for transmitting a settlement data corresponding to a price or charge to be paid by using said prepaid card from a store's bank with which a prepaid card usable store has an account to a settlement bank in which said prepaid card is issued; and

means for remitting from said settlement bank to a store's account in said store's bank on the basis of said settlement data.

2. A card settlement system by a debit card use according to Claim 1, wherein said prepaid card stores not an amount of money having a cash function but credit grant information indicative of a usable amount.

3. A card settlement system by a debit card use including a reader/writer unit installed in a store, said reader/writer unit comprising:

means for inputting or reading a settlement data to be paid to said store by using a prepaid card storing credit grant information;

means for storing a balance data obtained by subtracting said settlement data from said credit grant information or a balance previously obtained; and

means for transmitting said settlement data to a settlement bank through a store's bank with which said store has an account.

4. A card settlement system by a debit card use including an ATM of a settlement bank, said ATM comprising:

means for issuing a prepaid card by using a debit card having a money withdrawal function;

means for inserting a prepaid card having a balance and a cash card into said ATM;

means for inputting an identification number; and

means for permit withdrawing money when said identification number is proper and for making said prepaid card having the balance invalid.

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